cially the diams.

rooms, with every comfort, provided them with rooms, with every comfort, provided them with masterpieces of art of the present day, embellishing them with works of renowned artists, both in given and wood carving.

While improving the Bremen-New-York express service, the management of the Lloyd did not overlook the importance of extending their lines in the East. In the year 1855 they secured a Government contract for the establishment of five new lines, reaching India, China, Japan and Australia, with branch lines in the Mediterranean and the Pacific Ocean, requiring six new steamers to be built. In June, 1886, the first Imperial German mail steamer, the Oder, left Bremen for Eastern Asia. The Salier followed in July to Australia. In advance of these steamers a number of smaller vessels were sent out for service in the branch lines sels were sent out for service in the branch lines to rly between Hong Kong and Yokohama in connection with the China line, and between Sydney and the Samoa Islands in connection with the Australian line.

nection with the China line, and between Sydney and the Samoa Islands in connection with the Australian line.

The steamers built for the Imperial Mali lines are the Preussen, Bayern, Sachsen and Kalser Wilhelm II for the main services, and the Stettin, Danzig and Lübeck for the branch lines, all of these having been constructed by the Vulcan Company, of Stettin, Germany.

Their speed averages between fourteen to existen miles per hour. These fine ships are fitted up specially for service in the tropics, exceeding by far the requirements of the Imperial Government regarding speed, dimensions, beauty of interior Accorations, etc.

ment regarding speed, dimensions, beauty of interior decorations, etc.

Another line, acting as feeder to the China Line, was opened shortly afterward between Singapore and the east coast of Sumatra. Instead of the Samoan Line, the North German Lloyd established in 180 a new line between Singapore, Batavia and New-Guinea (steamship Lisbeck).

Since 189 the Lloyd added a number of other handsome and imposing steamers to their already very extensive fleet.

The vessels of this class form a new type of ocean steamers. They are especially built for the carriage of sterage passengers and cargo, and are capable of accommodating in that class some 2,400 passengers, besides 80 cabin passengers and about 3,000 tons of cargo.

gers, besides of the compartments, provided with all the The steerage compartments, provided with all the improvements, can be removed easily and , so that some 6,000 cubic metres of space can ropriated for cargo. These vesseis supplehe express steamer service, and are being a the New-York, Baltimore and the River rade; also, in the season, for the wool traffic vestaling.

rade, also, the search and a success from the start, the favorite route for Americans visiting rn Spain, the Rivera, Italy, Switzerland and lent. Since the winter of 1892-93 the Lloyd has a regular service between Genoa, Naples exandria, which likewise has become a most pline; also a new line between Naples and orkers.

TWIN-SCREW VESSELS BEING BUILT.

A number of twin-screw steamers are now in fleet of this company. Some idea of in general can be obtained from the following In 1858 the total tonnage of the Lloyd was 15,255 tons: in 1893, 230,557 tons, including the steamers in construction. The amount of coal consumed in 1869 was 159,010 tons; in 1892, 760,066 tons.

During 1858 the steamers of the Lloyd made a

eage of 28,520 miles, while in 1892 A distance of 2,840,824 miles was covered by steamers flying North German Lloyd's flag, equal to 131 times round the globe. The number of passengers carried in 1858 was 1.870; in 1892, 203,498. The total number of passengers carried by the Lloyd up to the end

The company's possessions have become so vast that they do not insure with the underwriters, but

The company's possessions have become so vast that they do not insure with the underwriters, but write off each year a sum equal to the premiums they would have to pay and put it into an insurance fund of their own, on which they draw in an emergency such as this.

The worst disaster which has previously happened to the steamers of the North German Lloyd Company was the loss of the Deutschland, on December 5, 1875. The steamer was bound from Bremen to Southampton, and grounded on the Kentish Knock Sands, part of the great shoal near the mouth of the Thames River, in a terrific snowstorm. The ship's bearings were lost in the thick weather, and the first sign of danger was the grounding of the vessel. Then the lookout discerned breakers in front. The engines were reversed, but the propeller broke almost immediately. A strong wind was blowing and carried the vessel fast on the shoal. Boats were lowered, but many of them capsized in the heavy sea. Many of the passengers and crew perished in consequence of the severe cold weather. Of the passengers and crew about seventy-five were lost in this disaster. Those who reached land at Harwich had been exposed to the severe weather in open boats for thirty-four hours and suffered intensely. The vessel was completely wrecked.

The steamship Mosell, of the North German Lloyd Line, while bound from Bremen for this port by way of Southampton, struck on the rocks at Llzard Point in a dense fog on August 9, 1882, and was wrecked. She had on board between 600 and 700 passengers, who, with her crew, were rescued by the Falmouth steamer Rosetta and taken safely into Falmouth.

In 1873 the Kaiser Wilhelm went ashore and broke up, and about two years ago the Elder went ashore on Attersfield Ledge. She was floated and towed into; Southampton, where she was abandoned by the company.

Last year the Ems was disabled in mid-ocean by an accident to her shaft, and was towed into the Azore Islands.

On June 21, 1892, the Trave. of this line, ran into the ship Fred B. Taylor, and cut her in t

SOME FORMER DISASTERS.

THE GREAT SHIPWRECKS OF THE CENTURY. The greatest shipping disaster of the century was that of the wreek of the British frigate St. George and Defence off the coast of Jutland in 1811. In that wreck 2,000 men were drowned. The sinking of the Royal George off Spithead in 1782, when Admiral Kempenfelt went down with his 600 men was long celebrated in song and story as the greatest catastrophe by sea for many generations. Since then these sorrows of the sea with their frightful loss of life have been growing more frequent with appeared in 1856, there were 185 persons, and on the City of Glasgow, never heard of since 1854, there were 480. The awful mystery of the City of Bos-ton, with her 480 souls, has never been solved.

The Amazon, a West India mail steamship, left Southampton on her first voyage on January 2. 1852, and on the morning of January 4 was destroyed by fire at sea, about 110 miles west-southwest of The accident was ascribed to spontaneous ignition of combustible matter placed near the engine-room. Of the 161 persons on board, 102 perished by fire or drowning. Twenty-one persons were eaved by the lifeboat of the ship; twenty-five were carried into Brest Harbor by a Dutch vessel, and thirteen others were picked up in the Bay of Biscay by a Dutch galliot. The Arctic left Liverpool September 20, 1854.

came into collision with the iron propeller Vesta during a dense fog on September 27, off Cape Race. and went to the bottom. She was built at New-York in 1850 by William H. Brown, at a cost of \$700,000, and was insured, exclusive of cargo, for about \$600,000; the cargo was insured for \$300,000. She was 3,500 tons register, and had boats sufficient for 500 persons. The passengers and crew numbered 439 persons, of whom about 307 were lost.

The Birkenhead, an English troopship of 566 horse-power, sailed from Queenstown January 7, 1852, for the Cape of Good Hope, and struck upon a pointed pinnacle rock off Simon's Bay, South Africa, on or about February 28. She had on board detachments of the 12th Lancers, 24, 6th, 12th, 43d, 45th and 60th Rifles, 73d, 74th and 91st Regiments, making with the crew a total of 638 persons, 454 of

whom perished. The Pacific, a Collins steamer, left Liverpool for New-York in January, 1856, with 186 persons on board, and was never heard from. She was sup-

posed to have struck an iceberg.

The Austria, a British steam immigrant sloop, sailed from Hamburg on September 2, 1858, with 538 persons on board, and was burned in the middle of the Atlantic on the 13th, only sixty-seven persons being saved. The fire originated through careless ness in fumigating the vessel. The men heated the chains too hot, resulting in setting the tar on fire when it was dipped into. The chain was allowed to fall, and upping the bucket of tar over, the flames spread rapidly, exploding the magazines and set-ting fire to everything combustible. A French bark, the Maurice, was passing, and succeeded in rescu

ing sixty-seven persons.

The St. Paul, Captain Penard, an English vessel from Hong Kong to Sidney, Australia, with 327 Chinese emigrants, was wrecked on the Island of of the crew left the island in search of assistance, and were picked up by the schooner Prince of Denmark. The French steamer Styx was dispatched to the island, and brought away one Chinaman on January 25, 1859. All the others had been massacred

and drowned by the natives. The emigrant ship Northfleet, which sailed from don with 412 passengers on board, exclusive of

Poor Indeed!

The prospect of relief from drastic cathactics for persons troubled with constipation is poor indeed. True they act upon the bowels, but this they do with violence, and their tion tends to weaken the intestines, and is prejudicial to the stomach. Hostetter's Stomach Bitters is an effectual lazative, but 't neither gripes nor enfeebles. Furthermore, it promotes digestion and a regular action of the liver and the kidneys. It is an efficient barrier against and remedy for malarial complaints and rheumatism, and a of great benefit to the weak, nervous and aged. As a addicinal stimulant it cannot be surpassed. Physicians idially recommend it, and its professional indorsement is dly borne out by popular experience. Appetite and sleep ere both improved by this agreeable invigorant and alterar crew, was run into at midnight on January 23, 3, in the British Channel, and 25 persons were to The Spanish vessel which caused the collision not attempt to save any passengers. The Atlantic, of the White Star Line, struck on Meigher Rocks, west of Sambro, near Halfax, April 1, 1873. About 550 people were lost; 442, inding the captain, Williams, were saved. Many sple in the rigging perished from cold and exsure.

posure.

The Ville de Havre, a French Atlantic mail steamer of 5.190 tons burden, salled from New-York for Havre November 15, 1873. She was run into by the Gasgow clipper Lochearn about 2 o'clock a. m. November 22, and sank in twelve minutes. Out of 313 persons aboard, 226 perished. The crew of the Lochearn rescued eighty-seven, who were conveyed to Cardiff by another ship. The Lochearn, beginning to sink November 28, was abandoned by Ler crew, who were subsequently rescued.

The Schiller, the Hamburg mail steamer, was wrecked in a fog on the rocks off the Scilly Isles

to Cardiff by another ship. The Lochearn, beginning to sink November 28, was abandoned by her crew, who were subsequently rescued.

The Schiller, the Hamburg mail steamer, was wrecked in a fog on the rocks off the Scilly Isles on May 7, 1875. There were 311 beonie drowned.

In the forenoon of May 31, 1878, while the weather was bright and the sea calm, the great German honelad Grosser Kurfürst was struck off Folkestone, in the English Channel, by the ironclad König Wilhelm, of the same fleet, and sunk almost immediately, although there were numerous boats and vossels in sight. Nearly 230 live, were lost by the collision. As soon as the vessel struck, all on board rushed on deck and plunged into the sea. The König Wilhelm had her bow stove, but the leak was stopped with hammocks. The Grosser Kurfürst was of 5,538 tons burden, and was divided into twelve watertight compartments. She was trying to avoid a merchantman when struck, and she sank so quickly as to render help of little avail.

The steamer Metropolis, from Philadelphia for Para, Brazil, went ashore on January 31, 1878, in a violent gale on Currituck Beach, North Carolina. The vessel had sprung aleak soon after leaving pori, and the fires were put out. When the vessel struck a panic ensued, creating the wildest consternation. All order and discipline were at an end. The Metropolis had 260 passengers and 58 were saved by being washed ashore. The vessel went to pieces in a short time.

The excursion steamer Princess Alice, returning from Gravesend to London, England, on Sentember from Gravesend to London, England, on Sentember

being washed asnore. The vessel went to pieces in a short time.

The excursion steamer Princess Alice, returning from Gravesend to London, England, on September 3, 1878, with about 800 passengers on board, was run down off Barking by the Bywell Castle, and about 600 lives were lost, most of them women and children. The accident occurred early in the evening. The Princess Alice sank in deep water in five minutes after the collision took place. As the boat went down the shrieks were fearful, but nothing could be done to save life.

The Arizona, of the Guion Line, ran into an ice-berg on her way from New-York to Liverpool on November 7, 1879. Although she was considerably damaged and wan obliged to put in at St. John's, N. F., there was no loss of life. On the same day the steamship Champlon, which sailed from this city for Charleston, S. C., was sunk by a collision with the bark Lady Octavia, about thirty miles from Cape Henlopen. Thirty-two out of fifty-seven persons on board were lost. The night was clear, and the accident was the result of not having a careful lookout. The survivors barely escaped with their lives.

The steamship Pommerania, of the Hamburg

the accident was the result of not having a careful lookout. The survivors barely escaped with their lives.

The steamship Pommerania, of the Hamburg Line, while on her voyage from this city in November, 1878, was run down and sunk by the Moel Ellian, a sailing vessel, near Dover, England. The accident occurred on a very dark night, and the Pommerania sank inside of twenty minutes. There were 227 persons on board, and of this number 172 were saved, five boats being successfully launched in the darkness and confusion. Thirty-seven passengers and eighteen of the crew were lost. Captain Swensen, who commanded the Pommerania, distinguished himself by great bravery. He went down with the vessel, but he rose to the surface, and by catching held of a plank was saved. On his arrival in this city in April following, he was given a reception by the Beard of Aldermen. Captain Swensen at one time commanded the Cimbria. The Westphalia, also of the Hamburg Line, came in collision with another steamer off Beachy Head, southwest of Dover, England, on November 13, 1832. Although she sustained serious damage, there was no loss of life.

The steamer Narragansett, running from this city to Stonington, was run into by the Stonington, of the same line, near the mouth of the Connecticut River, at midnight on June 11, 1839. A heavy fog rested on the water at the time, and the steamers did not sight each other until too late to prevent the accident. The side of the Narragansett was crushed in, and the boilers and furnaces upset. The boat took fire and burned furiously, but soon sank, leaving the water full of struggling people, who had to save themselves as best they could in total darkness. Thirty-four passengers were lost and 361 saved.

During the year 1832, 284 steamships and large river steamboats met with disaster, showing an in-

was the sinking of the great British warship Vic-toria, by collision with the Camperdown, off the coast of Syria, on June 23, 1883. The ship "turned turtle" and went down within fifteen minutes after the collision, carrying with her Admiral Sir George Tryon and about 499 men.

FOREIGN NAVAL NOTES.

The three new battleships in course of construexceed those of any other French battleships, and their lines promise a greater speed, while their high freeboard forward assures good seagoing qualities. Their armament, in both calibre and number of guns (and consequently in weight), will built. Each will have four 11.8-inch breech-load ing rifles (in pairs) in two turrets, at the extremities; ten bars) in two turrers, at the ex-tremities; ten by-inch rapid-firing guns, eight mounted in a central steel casemate on the main deck, and two in sponsons on the upper deck; six 4-inch rapid-firing guns on the spar deck; six teen 47-millimetre rapid-firing guns, eighteen 37-milli-metre revolving cannon, and ten torpedo tubes. Each vessel is 335 feet 5 inches in length, 66 feet 7 inches beam, 25 feet 10 inches mean draught, and 11,250 tons displacement.

Lieutenant E. F. Qualtrough, of the United States Navy, who has made a study of ordnance in the foreign navies, says, in a paper published by the Bureau of Naval Intelligence, that leading authorities agree that the naval artillery of the future will be of moderate dimensions, one of the important considerations being that the endurance guns diminishes as the calibre increases. He adds that as guns of abnormal size can only be fired at intervals of several minutes the practice is necessarily very uncertain against swiftly mov-ing ships; also that the employment of guns of moderate size paves the way for valuable improve-ments in speed, coal endurance, protection, reduc-tion of displacement and increase in the number of ships and guns for a given outlay.

Considerable discussion has been indulged in by British naval experts recently as to the wisdom of putting water-tubular boilers in the large war vessels. The general drift of criticism is that "the Admiralty has acted in a mistaken, if not a foolhardy, manner by ordering ninety-six Belleville boilers for the two enormous cruisers. Powerful and Terrible." It is argued that if the "costly experiment" had been tried with only one of these ships it would have been enough, but that it is "resily running a risk to play the game twice." Accidents have recently taken place which have caused the firemen of the navy to develop an undoubted degree of distaste and dislike for water-tube boilers.

"Britain's Naval Power" is a condensed history of the achievements of the British Navy written by Mr. Williams, one of the instructors on the Britannia. Lord Brassey has written a letter commending it, in which he says he knows of no other history of the British Navy, whereupon "The London Times" expresses surprise, and says that "England on the Sea," published ten years ago, and "British Fleet," by Commander Robinson, are both short histories for school use, and antedate Mr. Williams's book.

Admiral of the Fleet Sir Geoffrey Phipps Hornby will be retired for age on February 20 the will be seventy, or eight years beyond the retiring age in the United States Navy), and this will prothe Earl of Clanwilliam to the highest rank in the British Navy, equivalent to the highest rank in the British Navy, equivalent to Field Marshai in the army. Sir Geoffrey will also, at the same time, resign his appointment of principal aide-de-camp to the Queen.

Rear-Admiral H. F. Cleveland, one of the most conscientious and hard-working men in the British Navy, although never popular as lieutenant, com-mander or captain, has been placed on the retired list at his own request to accept a seat on the Thames Conservancy Board.

The Powerful and Terrible, referred to about will have an armament more effective than any yet supplied, consisting of two 3.2-inch breech-loading rifles, twelve 6-inch rapid-firing guns, sixteen 12-pounder and fourteen smaller rapid-firing guns. Each is to have a complement of officers and crew of 730, but they will not be ready for sea for three

JUSTICE HOAR SUFFERS A RELAPSE. Concord, Mass., Jan. 30 .- Justice Hoar had another bad attack of severe pain this afternoon and at noon was under the influence of morphine. Senator George F. Hoar, who is here, says the doctor attributes the attack to the ceasing of circulation, and it is extremely doubtful if his brother will ever be restored to consciousness again. NOW ON EXHIBITION

AT OUR WAREROOMS. Chickering Hall, 130 Fifth Avenue,

CHICKERING & SONS,

SELECTIONS FROM THE MAIL

WHY SHOULD MINISTERS BE DEAD-HEADS?

THEY SHOULD RECEIVE NO PASSES FOR WHICH THEY RENDER NO EQUIVALENT SERVICES.

To the Editor of The Tribune. Sir: I do rot hope to make myself understood by the Rev. Mr. Hoyt, who, in this morning's Tribune, rises in defence of the eleven clergymen out of tweive who don't lend or sell their free railroad passes. And still, it does seem to me that even with his obtuseness on the real moral aspect the case, he must see the ludicrousness of admission that the railroad companies not only have the names of all the clergymen who accept their courtesies, but "have given every clergyman a number." Inasmuch as this is an honor conferred by railroad officials on distinguished nish a numbered badge to each recipient, that he may carry his honors bravely, and not be obliged "show his ticket"? Then it would be easy to distinguish between deadhead ministers and those who pay their way like other men.

Peter Cooper once said, as an encouragement to never to receive anything from the world for which I did not render an equivalent in some form of service." I often quote that saying to young numbered class, as well as the unnumberedthat Mr. Hoyt and the other numbered clergy railroads, I have nothing to say. That is business,

my elbow asks what ulterior purpose can a rall-road company have in giving a minister a free pass? Something like that was asked concerning the \$200,000 which Jay Gould handed over to Superintendent Byrnes. The answer is easy. Gould gave Byrnes \$200,000 because he loved him, and the railroad companies issue free passes to ministers because they feel plous and cannot help it.

No, no. The moral turpitude is not in lending or selling free railroad passes, but in accepting them. At least, that is my opinion.

New-York, Jan. 14, 1896.

New-York, Jan. 14, 1895.

Our Spanish friend says he was in Bitlis at the time of the alleged Sassoun disturbances, Bitlis is three days' journey from Sassoun, the scene of the actual massacre, and that all communication and news were carefully cut off. This can be readily understood, in view of the difficulties we are now witnessing, months after the

Senor Ximines lets slip one damning fact that vitlates his testimony, as far as impartiality is oncerned; namely, the statement that he was an employe of the Porte, being on a geographical mison for the Turkish Government. It is natural to infer that all his relations were with the Turkish officials, and his information from the same sources. "In Armenia," says Ximines, "the so-called Ar

menian question does not exist." This is rather odd in view of the assertion in the preceding paraipon 3,000 retreating Armenians and killed 300. The Armenian question certainly existed to a considerable extent, for the 200 dead Armenians and the

Armenian question craining about this entire affair is the absurd tissue of contradictions that appears running through every statement emanating from the defenders of these Turkish atrocities. The defenders of these Turkish atrocities. The defender starts out brayely, builds up a fair and glittering fabric of apparent truth, when lot the entire structure is suddenly overturned by the builder himself. It is quite difficult to lie consistently for any length of time.

Sefor Xim.lines is in the company of Woods Pacha, an aide-de-camp of the Sultan, whose mission in England is well known. He is there to influence English public opinion in favor of the Sultan. By their friends we shall know them.

The civilized Christian world will place the statements of the Spanish-Turkish geographer in one balance; the reports from consuls, from missionaries, from correspondents and impartial travellers in the other. Who can doubt the verlict?

New-York, Jan. 18, 1856.

JOHN J. ROONEY.

VERBAL INSPIRATION AND THE BISHOPS. To the Editor of The Tribune.

pastoral letter of the House of Bishops you sum-marize its teaching on Biblical inspiration as follows: "It is right to study the Scriptures; but the Divine inspiration of every word in them must first of all be accepted as adjudicated truth." thus giving your readers to understand that the theory of "verbal inspiration" is imposed as obligatory on American churchmen. On this point the words of the pastoral are these: "While the Church, in her

the pastoral are these: "While the Church, in her creeds and standards, has clearly and precisely defined not only the fact, but the method, of the incarnation of Christ, she has confined herself to a positive assertion of the fact of the inspiration of Holy Scripture, without any definition of its mode or the exposition of any theory concerning it." In view of the above, I leave it to the judgment of your readers as to whether you have or have not given a fair exposition of the teaching of the bishops on this subject.

New-York, Jan. 29, 1866. (We had observed and noted the passage which

our correspondent quotes. It is true that the pastoral letter of the bishops leaves open the mode of inspiration, whether verbal or otherwise But inasmuch as it predicates the inspiration of all the books of the Bible received by the Episcopal Church, as against those critics who declare some of them or some portions of them to be uninspired, it is proper to say that the pastoral letter asserts the Divine inspiration of every word of the Scriptures. Our correspondent would soon discover this to be the case, if, while still remaining a member of the Episcopal Church, he should become convinced that the passages in the Gospels asserting the miraculous virgin birth of Christ arc not really a part of the inspired Scriptures, but were added to the inspired record in a later age.-Ed.)

THE WHOLE STATE WOULD RESPOND. To the Editor of The Tribune.

Sir: As a commercial traveller my business takes me through all portions of the State of New-York. I find in city and hamlet a feeling of inexpressible sadness that ir consequence of one man the fruits address that it consequence of one man the truits of our extraordinary victory of November 6 are Pier 26, North River New-York, W. L. GUILLAUDEU, likely to fail of realization. I sound the tocsin of Vice-President and Traffic Manager.

alarm! In a few months we elect a Secretary of State and State officers, and as a keen observer I warn the Republicans at Albany, unless their whole course is reversed, and promptly, our defeat at the polls will be as great as 1852. The contemplated mass-meetings in all parts of the city on the same day are sure to accomplish great results. Take my word for it, if similar gatherings were to be called out in every county in the State there would be outpourings as vast in numbers and allve with patriotism as at any period during the war. With the same sublime trust that Lincoin had in the people our cause cannot be lost.

WILLIAM BELL BOUTON, Binghamtor, N. Y., Jau. 21, 1895. alarm! In a few months we elect a Secretary of

A PLAN FOR A NATIONAL CURRENCY. ELASTICITY AN IMPORTANT POINT TO BE GAINED -NO STATE BANKS IN ANY EVENT

Sir: It occurs to me, as a business man, that none the financiers has as yet quite reached the source of difficulty in our present currency. Every pru-dent man stands aghast at the mere suggestion of currency to be issued by State banks. The ex-perience of a generation ago in that direction is sufficient for all time to come. Would not the fol the briefest outline, meet the most important ques

is absolutely safe? I suggest: First-That the present form of currency, in legal tenders, also gold and silver certificates, even our issues of bonds, be left as they are.

tion of all-i. e., an elastic currency and one that

ond-That every National bank whose surplus and undivided profits are equal to 50 per cent or more of its capital stock be permitted to issue circulating notes, to be prepared by the Government and furnished by the Controller of the Treasury as at the present time, to an amount not to exceed

Third—That these notes be made a first lien against the assets of the bank, as is virtually the case now, for the reason that bonds are deposited appear among the assets of banks, yet they are of the failure of the banks. This feature of mak Ing these circulating notes a lien against the as sets of the bank would prevent the Government from being compelled, as under the present law, to issue large amounts of bonds upon which current

Fourth-That examinations of the banks be made quarterly, or even oftener, as the Controller of the

quarterly, or even oftener, as the Controller of the Treasury may decide, and that the same examiner shall not examine a bank twice in succession. This plan will give more frequent examinations and proper examiners, who will examine.

Fifth-Charge National banks is of 1 per cent tax for this circulation, to be deposited with the United States Treasurer as additional safeguard, to be retained by the Government as a redemption fund in case any National bank should make such a bad failure that there would not be enough assets left to take up its notes. The banks can readily afford to pay that rate per annum. When money is in demand and active and wanted by borrowers, the banks would take up their circulation and cheerfully pay the tax. When money is not in demand, the circulation could be returned to the Treasury and cancelled, no tax being then necessary. This elasticity of currency, at the same time absolutely safe, is one of the most important things, in my judgment, and yet it seems to be overlooked.

Sixth-Make these notes full legal tender by act of Congress.

This is a brief outline of a plan that occurs to

of Congress.

This is a brief outline of a plan that occurs to me as a business man, not a banker, to answer the requirements of the United States. I should be pleased to have criticisms of the readers of your valuable paper. Whatever happens, however, let us have no State bank circulation.

THOMAS A. H. HAY, Easton, Penn., Jan. 17, 1895.

To the Editor of The Tribune,

rations is the great army of unemployed, forced by its necessities to accept the low Wages offered; and an expression of their belief that they have a right to an opportunity to work and to get all that they earn.

Here, then, is the reason for the widespread public sympathy with the strikers. It is because the right to work being denied to so many men, it is easy for employers to force down wages. With our rapidly increasing population the number of unemployed is steadily growing, so that it will soon be impossible for any strike to succeed. The only recourse then left for workingmen will be an increase of the opportunities for employment, an increase which I believe can best be brought about through such changes in our tax laws as will free for use all valuable vacant lands now held idle for speculative purposes.

The second principle underlying the trolley strikes is the paramount right of the public to transportation by the companies to which have been granted franchises for certain well-lefined purposes. Whatever may be thought of Judge Gaynor's interpretation of the law as it now stands, there is no doubt but that his position accords with the sentiment of a great majority of the "plain people," and that sentiment should find prompt expression in legislation. New-York, Jan. 25, 1855.

Hol.Ton HALL.

POWERS OF THE MILITIA.

To the Editor of The Tribune Sir: I am interested in the strike now going on in Brooklyn only as a spectator, and not touching upon the questions of the rights or wrongs of either com panies or men, there are one or two questions brought up by the conduct of both militia and police that sorely perplex me, so I turn to The Tribune ment of both sides-to ask a little information.

The first question is in relation to shooting. Is there any law that would justify the 13th Regiment martial law not having been proclaimed-shooting of the New-York Postofflee, who surely was not a striker, and in another firing upon a woman whose gray hairs should have protected her if her sex did not? Were these acts legal or mere abuses of

not? Were these acts legal or mere abuses of power?

The second question involves the right to hold a peaceful meeting. First we read of the soldiers imprisoning strikers whose meeting had just adjourned until a mandamus issued by Judge Gaynor compelled them to release them, and in yesterday's paper we read of the police breaking into Palmetto Hall, the strikers' headquarters, and clubbing every one they found there. I remember once hearing a policeman tell of entering a house in Navy-st, and taking a man out who had been lighting in the street. I asked him in some surprise how he could enter the house without a warrant.

"Oh," he says, "we couldn't do it all over, but we do it down there."

It seems to me that the actions of both police and midital in relation to these meetings were on a par with the action of the officer; the people were poor and didn't know their rights, so their rights were not respected. Some may think that the end justifies the means, but you cannot make any one respect the law if those whose duty it is to enforce it do not respect it themselves. JOHN A. FRANKLIN.

Brooklyn, Jan. 28, 1836.

"CHICKENS COMING HOME TO ROOST." To the Editor of The Tribune.

Sir: It is amusing to read the protests of certain of your readers against your very impartial treatment of the trolley strike. I can imagine that Horace Greeley would have answered some of these critics pretty vigorously. Does it not recall the denuncia-tion which the advocates of "the higher law" received during the anti-slavery contest? For my part, I am tired of this constant talk about "the sacred rights of property," with so little said of the still more sacred rights of humanity.

I have a very vivid recollection of my indignation when the late Deacon Richardson ordered the pave-

BRACE UP FROM EFFECTS OF THE GRIPPE. By a trip to Old Point Comfort, by the luxu-

rious steamers of the OLD DOMINION LINE. Only 18 hours' trip. \$16.00 covers entire expense, including stay at Hyge:a Hotel,

Write for particulars to Cld Dominion S. S. Company

What is

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ling them to premature graves."

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"Castoria is so well adapted to children that

ment have spoken highly of their experi-ence in their outside practice with Castoria, products, yet we are free to confess that the merits of Castoria has won us to look with

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A CREDIT DEPARTMENT Lummannammannamm

ment of Seventh-ave., Brooklyn, to be torn up and cartracks laid on Sunday in utter deflance of the law and simply to avoid injunctions. For this plece of vanda.ism he was mildly disciplined by his church, but the matter was soon forgotten, and he died in the odor of sanctity. The residents of that neighborhood wave, of course, poweriess to resist this act of corporate aggression, just as were the people living along Thirty-fourth-st, and West One-hundred-and-thirty-fifth-st, in this city, when the same tactics were successfully pursued by the car companies.

Did any one propose to call out the militia to resist their usurpation, or was it anything more than a nine-days' wonder. Of course not, But, in case of a strike against insufficient pay or too long hours, these corporate champions of law and order at once claim the sympathy of the entire community and demand military support to enforce their will upon their employes. It is a poor rule that does not work both ways. Yours respectfully.

New-York, Jan. 2, 1886.

P. S.—I have two relatives among the militia, and believe in suppressing disorder at all hazards, yet I hear that the troops are disgusted with their treatment by the railroad companies, and feel a good deal of sympathy with the strikers. Is it at all surprising?

A CLEARING HOUSE COMPARISON. SIGNIFICANT SHOWING OF DEMOCRATIC DAM-

AGE TO THE COUNTRY.

To the Editor of The Tribune. Sir: Among the many facts that show how bust ness has been injured by the tariff-reform policy of Cleveland's Administration are the following, in regard to the transactions of the Clearing Houses of the country. In the month of December, 1892, the Clearing House returns of New-York City amounted to \$816,658,926, while in December, 1894, they were \$485,553,983, showing that the business in the New-York Clearing House during the month of December, 1894, was \$331,191,933 less than it was in

December, 1892.

The business done in the Clearing Houses outside of New-York City in December, 1892, was \$599,583,372, while in December, 1894, it was only \$406,743,883. This shows that the business in the Clearing Houses outside of New-York City was \$122,839,489 less in December, 1894, than it was in December, 1892. The total failing off in the business of the Clearing Houses of the United States in December, 1891, from that of December, 1822, was \$523,944.422.

Now notice loss of business in New-York Clearing House as compared with that of the London Clearing House during these periods: In December, 1852, the business of the New-York Clearing House, as above stated, was \$816,658,916, while the business of above stated, was exceeding thouse was \$602,526,200, showing that the business in the New-York Clearing House surpassed that of the London Clearing House in December, 182, by \$214.132,718, while in December, 1894, the business done in the London Clearing House was \$284,564,976 more than the business done through the New-York Clearing House during that month. While the business in the New-York Clearing House has failen off \$331,104,333 in December, 1894, from that of December, 1892, the business in the London Clearing House has increased \$155,522,559.

By footing up the total amount of business done in the city of New-York during the year 1892 and that during the year 1894, we find the following results: Business done in 1892 amounted to \$8,933,094,727; business done in 1892 amounted to only \$5,845,659,078, which shows that the business through the Clearing House of the city of New-York alone has the London Clearing House was \$602,526,200, show-

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decreased in 1884 from that of 1892 to the amount of \$3,097,435,649. This great decline in business is due to the disastrous tariff and money policy of Cleveland and his party.

West Haverstraw, N. Y., Jan. 19, 1835.

DR. LOOMIS'S BIRTHPLACE.

To the Editor of The Tribune. Sir: In your oblivary of Dr. Loomis you say he was born in Birmington, Vt. This is a mistake. He was born in the town of Shaftesbury. Birmington Co., Vt. The writer lived within half a mile of the

Loomis homestead and knew the family well when Dr. Loomis was a small boy.

A. H. GRAVES.

Troy. N. Y., Jan. 24, 1895.